

Frequently Asked Questions

Q: My spouse's Open Enrollment period with her employer is after my Open Enrollment period. If I elect coverage for my family under my plan, will I be allowed to make changes later, during my spouse's Open Enrollment period?

A: Yes. You will be required to submit documentation from your spouse's employer (on company letterhead), identifying your spouse's Open Enrollment deadline, effective dates, and persons who are being added or dropped from your spouse's plan.

Q: I currently have the Commonwealth Maximum Choice Plan (the plan with an HRA). If I choose this plan again for 2011, will the balance in my 2010 HRA automatically "roll over" to my 2011 HRA?

A: Yes. Your balance will automatically "roll over" to 2011.

Q: I currently have the Commonwealth Maximum Choice Plan (the plan with an HRA), and I am choosing a different plan for 2011. Will I have access to the balance of funds in my HRA?

A: No. If you change plans, any balance remaining in your HRA will be forfeited or lost at the end of the plan year—12/31/2010. Please make sure you submit your reimbursement requests to Humana, no later

than 3/31/2011 for qualified services received during your coverage period.

Q: If I elect coverage during Open Enrollment, and I become eligible for insurance under my spouse's employer after the Plan Year starts (01/01/2011), will I be permitted to drop coverage with KEHP and receive the waiver HRA contribution?

A: No. You will only be permitted to drop (waive) your coverage with KEHP. You will not be permitted to receive the HRA waiver contribution after the Plan Year has already started.

Q: I am an active employee and my spouse will be turning 65 and eligible for Medicare. Do I have to drop my spouse from my plan?

A: No. As long as you are actively working, your spouse may remain on your plan. KEHP will be the primary insurance on your spouse, and Medicare will be secondary.

Q: Can I use the funds in my HRA for my dependents?

A: Yes. Waiver HRA funds and Commonwealth Maximum Choice HRA funds may be used to pay covered expenses on a tax-dependent. However, if you have the Commonwealth Maximum Choice Plan, and you use your HRA funds for a dependent *not covered* on your health insurance plan, then the expenses *will not* count toward your deductible and out of pocket maximum.

Q: I am currently covered under my parents' plan and have recently become employed by the Commonwealth of Kentucky (applies to Boards of Education, Health Departments or quasi-governmental agencies too). Can I continue to stay on my parents' plan, as well as waive my coverage and receive the HRA?

A: No. You may not stay on your parents' plan when you become eligible for coverage through your employer. New dependent eligibility guidelines require you to be dropped from your parents' plan and either enroll in your own health insurance plan or waive and receive the HRA (if HRA is available under your employer).

Q: I am currently covered under my spouse's plan with KEHP and have recently become employed by the Commonwealth of Kentucky. Can I continue to stay on my spouse's plan, as well as waive my coverage and receive the HRA?

A: A spouse who gains eligibility as a planholder under KEHP has the following options:

- Remain covered under their spouse's KEHP plan (couple or family) or waive coverage with a HRA under their active employer, unless the spouse is a retired hazardous duty employee
- Cross reference with spouse
- Drop coverage under their spouse's plan and either choose coverage under their own KEHP health plan or a stand-alone HRA

Q: Can I re-enroll my 24 year old child who was dropped during the 2010 dependent audit process?

A: Yes, an eligible dependent child can be enrolled. The member must provide the appropriate eligibility documentation and a completed "2011 Certification of Dependent Eligibility" to the Department of Employee Insurance by December 20, 2010. See the Benefits Selection Guide or the 2011 Open Enrollment link at kehpn.ky.gov for a list of the required documents and a copy of the Certification form.

Q: Why do I need to send a 2011 Certification of Dependent Eligibility for my 19 year old son? I have always covered him and I sent in the correct paperwork for the recent dependent audit.

A: Due to changes in the Federal Law, KEHP's eligibility requirements for dependent children are changing for the 2011 Plan Year. An eligible child ages 19-26 may ONLY be covered as a dependent under their parents' plan if the dependent is NOT eligible for coverage under a plan offered by the dependent's employer. The certification is a method to verify that these dependents meet this eligibility requirement.